

<i>SERFF Tracking Number:</i>	<i>AMLC-127066223</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>48184</i>
<i>Company Tracking Number:</i>	<i>GGT65R</i>		
<i>TOI:</i>	<i>L04G Group Life - Term</i>	<i>Sub-TOI:</i>	<i>L04G.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Employee Group Term Life</i>		
<i>Project Name/Number:</i>	<i>Group Term Life Rider/GGT65R</i>		

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: Employee Group Term Life	SERFF Tr Num: AMLC-127066223	State: Arkansas
TOI: L04G Group Life - Term	SERFF Status: Closed-Approved- Closed	State Tr Num: 48184

Sub-TOI: L04G.213 Specified Age or Duration - Co Tr Num: GGT65R	State Status: Approved-Closed
Fixed/Indeterminate Premium - Single Life	
Filing Type: Form	Reviewer(s): Linda Bird

Author: Diane Breeding	Disposition Date: 03/09/2011
Date Submitted: 03/04/2011	Disposition Status: Approved- Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: Group Term Life Rider
Project Number: GGT65R
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 03/09/2011
State Status Changed: 03/09/2011
Created By: Diane Breeding
Corresponding Filing Tracking Number:
Filing Description:
Employee Group Term Life Rider

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: Diane Breeding

Company and Contact

Filing Contact Information

Diane Breeding, Assistant Analyst
3700 S. Stonebridge Drive

dbreeding@torchmarkcorp.com
972-569-3295 [Phone]

SERFF Tracking Number: AMLC-127066223 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 48184
 Company Tracking Number: GGT65R
 TOI: L04G Group Life - Term Sub-TOI: L04G.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: Employee Group Term Life
 Project Name/Number: Group Term Life Rider/GGT65R

McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Your filing fee per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$50.00	03/04/2011	45293301

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/09/2011	03/09/2011

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Disposition

Disposition Date: 03/09/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Term Life Rider		Yes

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TOI: L04G Group Life - Term Sub-TOI: L04G.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: Employee Group Term Life

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Form Schedule

Lead Form Number: GGT65R

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GGT65R	Certificate Amendment, Insert Page, Endorsement or Rider	Term Life Rider	Initial		49.160	GGT65R RIDER.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

ADMINISTRATIVE OFFICE: GLOBE LIFE CENTER * OKLAHOMA CITY, OKLAHOMA 73184

TERM LIFE INSURANCE RIDER

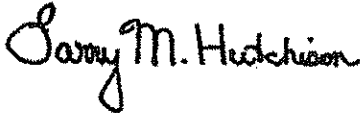
NONPARTICIPATING

We have issued this rider as part of the certificate to which it is attached. Any payment under this rider is subject to the provisions of this rider and the certificate. In case of conflict between this rider and the certificate, the rider provisions will control.

We will pay the Proceeds of this rider to the Beneficiary upon receiving due proof that the Insured died while this rider was in force.

We have put this rider into effect as of the Rider Date of Issue. Rider years and rider anniversaries are measured from the Rider Date of Issue.

This rider is signed for Us by Our Secretary and President.



Secretary



President

RIDER SPECIFICATIONS

CERTIFICATE NUMBER : SPECIMEN
INSURED NAME : JOHN DOE
RIDER DATE OF ISSUE : 10-01-2010
RIDER ISSUE AGE : 35
RIDER FACE AMOUNT : \$10,000

<u>PREMIUM PERIOD</u>	<u>ANNUAL PREMIUM</u>
10-01-2010 To 10-01-2040	\$ 93.90

GROUP TERM LIFE INSURANCE PAYABLE TO AGE 65 – AMOUNT OF INSURANCE PAYABLE TO INSURED
ACCORDING TO RIDER SPECIFICATIONS – PREMIUMS ARE PAYABLE AS SHOWN IN RIDER SPECIFICATIONS –
COVERAGE TO ATTAINED AGE 100 - NONPARTICIPATING.

DEFINITIONS

The Insured - The person whose life is insured under this rider.

Proceeds - The amount We pay when the Insured dies. The Proceeds equal the Rider Face.

Rider Issue Age - The age of the Insured at his or her last birthday on the rider enrollment date.

Rider Attained Age - The Rider Issue Age (shown in the Rider Specifications) plus the number of years elapsed since the Rider Date of Issue.

CONSIDERATION

The consideration for this rider is the rider enrollment form and payment of the first premium for this rider.

PREMIUMS

The annual premium for this rider is shown in the Rider Specifications. Premiums for this rider are payable in addition to and under the same terms and conditions as the premiums for the certificate, except that rider premiums shall cease to be payable whenever this rider terminates.

BENEFICIARY

Unless otherwise stated in the rider enrollment form or provided in writing to us, the Beneficiary of this rider will be the same as the Beneficiary of the certificate. While the Insured is alive, You can change the Beneficiary as often as You like. But You cannot change a Beneficiary who was named without the right of revocation.

To change a Beneficiary, file a satisfactory written request with Us. Once We record it, the change will take effect. But the change will not affect any payment We made or action We took before the change was recorded.

INCONTESTABILITY

Unless You do not pay the premiums due, We cannot contest this rider after it has been in force during the Insured's lifetime for 2 years from the Rider Date of Issue.

SUICIDE EXCLUSION

If the Insured, whether sane or insane, commits suicide within 2 years from the Rider Date of Issue, We only refund the amount of the premiums for this rider already paid, less indebtedness. If the state in which this rider is delivered requires by statute a suicide period of less than 2 years, or other conditions regarding sanity or insanity, the laws of that state will govern. Suicide is no defense to payment of life insurance benefits nor is suicide while insane a defense to payment of accidental death benefits, if any, under this rider where the rider is issued to a Missouri citizen, unless the insurer can show that the insured intended suicide when he or she applied for the rider, regardless of any language to the contrary in the rider.

MISSTATEMENT OF AGE

In the event of misstatement of the Insured's age, We will pay the Rider Face Amount that the premiums paid for this rider would have purchased had the age been correctly stated.

TERMINATION

This rider will terminate and no longer be in force when the first of these occurs:

1. Any premium remains unpaid after the end of the grace period.
2. The certificate becomes extended term insurance or reduced paid-up under the certificate nonforfeiture provisions.
3. The certificate terminates.
4. A written request by the owner of the certificate to cancel this rider.
5. At Rider Attained Age 100.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
AR GGT65R Readability.pdf		

CERTIFICATION

This is to certify that the attached Policy Form GGT65R

has achieved Flesch Reading Ease Score of 49.16 and complies with the requirements of Arkansas Stat. Ann. SS66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Michael J. Gaisbauer, Vice President

SUPPLEMENTAL FORMS

SCORE

GGT65R

49.16